

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Vincent E Pratt**  
Debtor(s)

Bankruptcy Case No.: 15-20229-CMB

Chapter: 13  
Docket No.: 63 – 62  
Concil. Conf.: April 5, 2018 at 10:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **March 5, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **March 20, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **April 5, 2018 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: January 19, 2018

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Vincent E Pratt  
 Debtor

Case No. 15-20229-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db  
 13985378 +Vincent E Pratt, 12 Collins Avenue, Uniontown, PA 15401-3806  
 13985379 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 13985380 +CFC, 1807 W. Diehl Road, Naperville, IL 60563-1890  
 13985381 +CFC, 1807 W. Diehl Road, Napperville, IL 60563-1890  
 13985381 +Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 14003103 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13985384 +Direct TV, 507 Prudential Road, Horsham, PA 19044-2308  
 13985385 +Dish Nework, PO Box 3097, Bloomington, IL 61702-3097  
 13985386 +Exxon Mobil/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 13985389 +First Data Merchant, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614  
 13985390 +First Data Merchant SVCS, 4000 Coral Ridge Drive, Coral Springs, FL 33065-7614  
 13985391 +First National Bank of Pennsylvania, PO Box 129, Monroeville, PA 15146-0129  
 13985392 +GE Capital, 500 Summit Lake Drive, Valhalla, NY 10595-1340  
 13985393 +GE Money Retail Bank, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
 13985394 +GECRBPAYSMARTCONN, PO Box 965005, Orlando, FL 32896-5005  
 13985397 +M&T Bank, c/o McCabe, Weisberg & Conway, 123 South Brod Street, Ste 1400, Philadelphia, PA 19109-1060  
 13985398 +Medical Health Care/Uniontown Hospital, 91614th St, PO Box 988, Harrisburg, PA 17108-0988  
 13985402 +Moontgomery Wards/Home Visions, 1112 7th Avenue, Monroe, WI 53566-1364  
 13985403 +Navy FCU, PO Box 3700, Merrifield, VA 22119-3700  
 13985404 +Pennsylvania Housing Finance, 2101 N. Front Street, Harrisburg, PA 17110-1086  
 13985407 +Sears, 133200 Smith Road, Cleveland, OH 44130  
 13985408 +Sprint, PO Box 57547, Jacksonville, FL 32241-7547  
 14013103 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 13985409 +Sunoco Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497  
 13985410 +Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 13985411 +Verizon, 500 Technology Dr. Ste 300, Weldon Spring, MO 63304-2225  
 13985412 +WEBBABJ/DFS, PO Boix 81607, Austin, TX 787081607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13992104 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 20 2018 02:40:46  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 14009389 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 20 2018 02:40:46  
 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14018336 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 20 2018 02:40:21  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13989306 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 20 2018 02:39:59  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13992102 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 20 2018 02:26:35 CACH, LLC,  
 PO Box 10587, Greenville SC 29603-0587  
 14013962 +E-mail/Text: bncmail@w-legal.com Jan 20 2018 02:31:47 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13986160 +E-mail/Text: bankruptcy@cavps.com Jan 20 2018 02:31:56 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13985382 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 20 2018 02:26:32 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 13985388 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 20 2018 02:32:14 Fingerhut,  
 6250 Ridgewood Road, St. Cloud, MN 56303-0820  
 13985387 +E-mail/Text: bnc-bluestem@quantum3group.com Jan 20 2018 02:32:14 Fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 14051676 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Jan 20 2018 02:32:26  
 Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 13985395 +E-mail/PDF: gecsedirecoverycorp.com Jan 20 2018 02:26:28 JC Penneys, PO Box 965007,  
 Orlando, FL 32896-5007  
 13985396 +E-mail/PDF: gecsedirecoverycorp.com Jan 20 2018 02:26:28 Lowes, PO Box 965005,  
 Orlando, FL 32896-5005  
 14001071 E-mail/Text: camanagement@mtb.com Jan 20 2018 02:31:08 M&T BANK, PO BOX 1288,  
 Buffalo, NY 14240  
 13985399 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 20 2018 02:31:30 Midland Credit Mgmt.,  
 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255  
 13985400 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 20 2018 02:31:30 Midland Funding,  
 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255  
 13985401 +E-mail/Text: bankruptcy@sccompanies.com Jan 20 2018 02:32:34 Montgomery Wards,  
 1112 7th Avenue, Monroe, WI I 53566-1364  
 13997074 E-mail/Text: ext\_ebn\_inbox@navyfedederal.org Jan 20 2018 02:32:31 Navy Federal Credit Union,  
 PO Box 3000, Merrifield, VA 22119-3000  
 13985405 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 20 2018 02:46:44  
 Portfolio Recovery, Riverside Commerce Center, 120 Corporate Blvd. Ste 100,  
 Norfolk, VA 23502

District/off: 0315-2

User: kthe  
Form ID: 410

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Jan 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14050632 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 20 2018 03:02:09  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13985406 +E-mail/PDF: gecsedirecoverycorp.com Jan 20 2018 02:25:58 Sams Club, 4125 Windward Plz.,  
Alopharetta, GA 30005-8738  
13985413 E-mail/Text: bnc-bluestem@quantum3group.com Jan 20 2018 02:32:14 WEBBANK/GETTINTON,  
6509 Flying Cloud Drive, Eden Prairie MN 553443307  
13985414 +E-mail/PDF: gecsedirecoverycorp.com Jan 20 2018 02:25:31 Walmart, PO Boix 965024,  
Orlando, FL 32896-5024  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
13985383\* +Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joseph E. Fieschko, Jr. on behalf of Debtor Vincent E Pratt joe@fieschko.com, rcfishko@aol.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5